

# ST. LOUIS COLORED PREACHER'S PLAN TO PROMOTE THRIFT

AMONG  
HIS  
PEOPLE

## He Has Induced Members of His Flock to Enter Business in Which Their Race Has Never Engaged and He Has Established a Penny Savings Bank.

JOHN F. MORELAND, pastor of the St. Louis Metropolitan Zion African Methodist Episcopal Church at 2625 Morgan street is, by his own and the testimony of white and colored people familiar with his work, engaged in promoting thrift and business aggressiveness among the sixty thousand colored people of St. Louis.

Toward this end the colored minister has done these things since coming to St. Louis from Mobile, Ala., two years ago: He has established a penny savings bank for colored men and women at 2625 Wash street.

He has recovered for his congregation possession of their Morgan street church property, which had become so heavily involved in debt that its creditors had foreclosed their mortgage and had taken possession.

He has reduced the church debt from \$16,500 to \$12,000; has paid the back interest, amounting to \$2,870, and the compound interest, amounting to \$540.

He has induced colored men to open a drug store at Jefferson avenue and Morgan street.

He has induced colored people to open a hospital at Beaumont and Morgan streets.

He has successfully promoted among colored men the organization of a Young Men's Christian Association for colored youth of St. Louis, establishing the institution at 2633 Lucas avenue at a cost of \$340.

At the Jefferson Avenue Bank, where Mr. Moreland has done the bulk of his business, his story of what he had done with the Metropolitan Zion A. M. E. Church was substantiated, and at the colored men's drug store at Jefferson and Morgan streets, J. H. Taylor, one of the colored proprietors, said:

"This man Moreland is just what he says he is. He is sincere, and he is the greatest hustler we have ever seen among the colored people. He has done more for the race in the two years he has been here than all the white and colored men who ever worked among us. He persuaded us to open this drug store. He said:

"Try it. If you can keep it going a year you can keep it going forever."

"He has no stock in the store, but you can see from his manner how proud he is of it. He is hammering away at something like this all the time, and his business judgment and ability are extraordinary."

Mr. Moreland receives a salary of \$1200 a year from the Morgan street church.

Mr. Moreland is 47 years of age, large, good-natured, enthusiastic, well-informed and aggressive. What he has done and is endeavoring to do and what his ideas and methods are he himself tells:

By JOHN F. MORELAND.

THE Afro-American Church needs better financiers. It has good speakers enough, but in church affairs, as in all others, money talks better and is more pleasing to hear.

The financial affairs of the colored church are in bad shape because the colored race is financially in bad shape. The race has few men who are skillful in money matters.

Up to the time of the Civil war few negroes had any property. When they were freed and had opportunities to make money and possess property they were without experience and skill in money matters and lost most of their opportunities. When the Freedmen's Bank collapsed the wreck took down with it the confidence of the colored people in the bank as an institution and destroyed their growing tendency to thrift. It was a racial misfortune, and it left a racial prejudice against banks.

The colored man is not a business man because he does not develop his business ability. He lacks the commercial aggressiveness that carries the Caucasian through. He needs a stirring up.

Two years ago I was working in Alabama. I had been a hard worker in the African M. E. Church, and had become recognized as the church's foremost financier. I had a good business education and a tact for business. My first charge was in debt. I put it on its feet. This was unusual in our church, and my superiors thought they would try me in another moneyless field. I did the same thing there. I was young, enthusiastic and proud of my work. I never in my life preached half so eloquently in the pulpit as I have preached in their homes and their offices to men able to help the church—give it money.

So I won fame with my bishop for financing churches, and he sent me from place to place, moving me to another as fast as I got a church upon its feet. I worked in Tennessee, Kentucky, Ohio, Mississippi and Pennsylvania and some of the churches I lifted up were pretty flat on their backs. Two years ago my superiors sent for me and said:

"Moreland, we want you to go to St. Louis, Mo. Our church there has almost a thousand members, but it has fallen behind in both capital and interest on its debt and has been sold for debt. We want you to put that church on its feet. We want you to stay there until you have made it one of the strongest A. M. E. churches in the United States. If you need help come to us. Our race is far behind in St. Louis, and we want you to improve their condition. There are sixty thousand colored people there, and they have not a single business house of any pretensions in the city. There is a big field for you."

So I was sent to St. Louis. I found things just as they had been represented. The Morgan street church had been sold for debt. I went straight to the men who owned it and told them I was going to buy that church back. They said I was tackling an up-hill job, and I told them I always pulled better when I was headed that way. The church debt was \$16,500; back interest was due to the amount of \$2,870, and compound interest amounting to \$540 had accrued. It was a black outlook, but no general ever sent his army into the battle more delighted with anticipations of a great victory than I marched upon that array of principal and its reserve force of interests. I hunted up the people of the church. I picked 20 good men as captains, and under each of these I placed 20 church members. I wanted them to work for money. I did not intend that the work should suffer through resting upon too many shoulders; I grouped it and divided it and shared it around, and I made every group feel that it would be humilia-

tion for any other group to beat it. I labored with it day and night, and the money tide of the church turned and came our way. I kept my promises with the men who owned the church, and paid my notes as fast as they fell due. Now we have the capital debt reduced to \$12,000, and aside from this there is not a dollar's encumbrance upon our church. While doing this, too, we have refurnished the church and paid for these furnishings, for an organ, a piano and a furnace.

Having put the church upon its feet, I next turned my attention to the colored people of St. Louis. They were improvident. They were lacking in thrift and seemingly had no business ambitions. I got out among them and urged them to save money and to establish business houses and other institutions which the colored man could manage well enough if he but had the aggressiveness to get a start at it. I told them I had worked in cities where colored men ranked well with the whites in commercial vigor and intelligence, and I offered to assist them in the promotion of any enterprise they might suggest.

This agitation has not been without results. Not quite a year ago E. H. Taylor and Dr. Charles F. Crews, both colored men, opened at the corner of Jefferson and Beaumont avenues the first colored men's drug store ever opened in St. Louis. They are doing well, and from this venture has grown a similar store on Market near Jefferson. We have a colored men's hospital at Beaumont and Morgan. It is owned and managed by colored physicians, and is a part of the new negro era in St. Louis. A second hospital of this sort has sprung up



JOHN F. MORELAND, PASTOR.



2625 WASH ST.

on Chestnut street near Garrison. We have a Y. M. C. A. for young colored men at 2633 Lucas avenue. It cost \$3400 and is also a part of the new movement. These things have all grown up in the last year, and in another year the colored people will have grocery stores and shoe stores and engage in a dozen kinds of business in which no colored man in St. Louis has ever set his foot.

The Penny Savings Bank is another part of my plan. I established it to teach the colored people the lesson of saving—or being careful with money. Until I came here I had never seen a people so careless in money matters as the mass of the colored people in St. Louis. They seemed to have no thought of the morrow. They overlooked a

thousand little comforts and happiness than money can admit to the home, and seemed to regard destitution as the normal, the expected condition. I studied hard to devise a plan to better their condition, and I found nothing more promising than the penny savings bank. I told them to bring some part of their earnings to me and let me save for them. As they came to understand what I had succeeded in doing for the church they began to have confidence in me, and in a short while considerable money began coming in. Some of this came in pennies, deposits ranging from this amount up to \$100. I bought this property here and fitted a neat office in the front room. I made it look just as business-like as possible. I knew this would help. It would put what we were doing out where men might see and inquire, and this was what I wanted. I have now some \$1500 that belongs to colored men, women and children who are saving. They are improving their thrift all the time. I have a rule that depositors cannot deposit money one day and come around and get it the next day, or the next week or month. They can have three-fourths of it, and after that they must talk to me. I want to tell them something about temporary sacrifices the white men make to achieve something eventually. We have not had many time deposits, but they are increasing. We now have 20. Nothing could be of the German and the spendthrift tendency of the German and the spendthrift tendency of the negro. A negro almost always revolts at the idea of making a time deposit, where his money is not subject to check. That it shall earn but 4 or 4½ per cent in interest is to him the slowest method of making money that ever came to his observation. To encourage this I pay 5 per cent on time deposits. I place my bank's money in the Jefferson Avenue Bank and the downtown trust companies, and I never get more than 4½ per cent. But I am perfectly safe under present conditions, for very few colored people will make a time deposit even at 5 per cent, and my marginal loss with those who do make them amounts to so little that I pay it for the good of the cause. Depositors in my bank have no se-

curity beyond my own integrity just now, but as soon as I can make up a fund of \$5000 and have my bank chartered I shall improve this state of affairs. Those who are more familiar with my work have no fear, for they know that as the treasurer of the extension department of the A. M. E. Church in the United States I handle in a year not less than \$20,000 of the church's funds. I furnish no bond of any sort in this work, and this confidence in me by my bishop and fellow-church workers is my chief pride. I feel that they would not do what they have done without having thoroughly looked into my record.

I am enthusiastic in my work for the negro. I believe he is going rapidly to better himself under able leaders. He is powerless unless he is well led. It is one of his racial characteristics that he will do nothing unless spurred on. I do not believe there is another race more willing than the negro to avail himself of little excuses for not doing things.

"No other negro does it," is ordinarily good enough, for the colored man taken to task for having neglected an opportunity to do something worthy. But he is going to get away from this. I see the signs of it everywhere. Down at Concord, N. C., we have a cotton mill owned and operated by colored men. I am a stockholder in it. I went to encourage everything of the sort I can. It is the practical method of advancing the negro. Just this week I have been to Indianapolis to attend the national convention of the Afro-American Council, which represents the organized possibilities of our race. We had brainy men there and a world of sensible things said of what can be made of the negro and what he can make of himself. I differ with some of the leaders who were there with great plans for setting the negro up in business. One of these men wants every negro in the country to contribute 1 cent each week to a fund which shall be devoted to establishing colored men in business. I have no sympathy with such a plan. I believe the negro must start from the bottom and build up as my friends with the St. Louis drug stores and hospitals are starting. It is the route the white men went.